

(d) Please ~~insert~~ the following text at the beginning of the specification, just after the CROSS REFERENCE TO RELATED APPLICATIONS:

-- CROSS REFERENCE TO MICROFICHE APPENDIX

A 2

Appendix A, which forms part of this disclosure and is incorporated by reference herein, is a microfiche appendix consisting of 1 sheet of microfiche having a total of 46 frames. This sheet of microfiche was submitted previously in connection with related application serial no. 09/173,853. Microfiche Appendix A is a list of computer programs and related data in an embodiment of the present invention, which is described more completely below. --

IN THE ABSTRACT:

Please replace the text in the present Abstract with the following text set forth on the next page: